

REMARKS

Claims 1 - 10 and 15 - 24 are pending for consideration in the present application. Claims 11 - 14 are canceled by the present amendment. Reconsideration of the application is respectfully requested.

In section 6 of the Office Action, claims 1 - 4, 11 - 14 and 18 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description. In response, Applicants are amending claim 1 to include a recital of "a total investment in accounts receivable with a company and its related companies", as disclosed in the application as filed, in paragraph 0046. Claims 2 - 4 depend from claim 1, and do not contain a problematic recital. Claims 11 - 14 are canceled, thus rendering moot the rejection thereof. Applicants are deleting the problematic recital from claim 18. Reconsideration and withdrawal of the section 112 rejection are respectfully requested.

In section 8 of the Office Action, claims 11 - 14 are rejected. In this amendment, Applicants are canceling claims 11 - 14, thus rendering moot the rejection thereof. Accordingly, a withdrawal of the rejection is respectfully requested.

Applicants are not conceding that the subject matter encompassed by claims 11 - 14 is not patentable. Applicants are canceling claims 11 - 14 solely to facilitate expeditious prosecution of the remaining claims. Applicants respectfully reserve the right to prosecute claims 11 - 14, and additional claims, in one or more continuing applications.

In section 10 of the Office Action, claims 5 - 7, 15 - 17, 19 - 21 and 23 are rejected under 35 U.S.C. 102(b) as being anticipated by U.S. Patent No. 6,405,181 to Lent et al. (hereinafter "the Lent et al. patent"). Claims 5 and 15 are independent claims. Applicants are clarifying an aspect of claims 5 and 15 that is not disclosed by the Lent et al. patent").

Claim 5 provides for a computer system for assessing risk. The computer system includes, *inter alia*, a medium that contains instructions that when read by said processor, cause said processor to provide functions of a portfolio analysis component that ... provides a total investment in accounts receivable with a company and its related companies.

The application as filed, in paragraph 0046, discloses the above-noted feature of claim 5. Thus, no new matter is being added to claim 5.

The Lent et al. patent is directed to a system and method for providing approval of credit. However, the Lent et al. patent does not mention accounts receivable, and does not appear to consider related companies of a company under consideration. Thus, the Lent et al. patent does not disclose or suggest a portfolio analysis component that ... provides a **total investment in accounts receivable with a company and its related companies**, as recited in claim 5. As such, the Lent et al. patent does not anticipate claim 5.

Claims 6 and 7 depend from claim 5. By virtue of this dependence, claims 6 and 7 are also novel over the Lent et al. patent.

Claim 15 includes a recital similar to that of claim 5, described above. As such, for reasoning similar to that provided in support of claim 5, the Lent et al. patent does not anticipate claim 15.

Claims 16, 17, 19 - 21 and 23 depend from claim 15. By virtue of this dependence, claims 16, 17, 19 - 21 and 23 are also novel over the Lent et al. patent.

Applicants are requesting reconsideration and a withdrawal of the section 102(b) rejection of claims 5 - 7, 15 - 17, 19 - 21 and 23.

In section 12 of the Office Action, claims 1 - 4, 11, 13, 14 and 18 are rejected under 35 U.S.C. 103(a) as being unpatentable over the Lent et al. patent in view of U.S. Patent No.

5,878,400 to Carter, III (hereinafter "the Carter, III patent"). Applicants are clarifying an aspect of claim 1 that is neither disclosed nor suggested by the cited combination of the Lent et al. patent and the Carter, III patent.

Claim 1 provides for system for assessing risk. The system includes, *inter alia*, a corporate linkage component that provides ... a total investment in accounts receivable with a company and its related companies.

The application as filed, in paragraph 0046, discloses the above-noted feature of claim 1. Thus, no new matter is being added to claim 1.

Applicants respectfully submit that cited combination of the Lent et al. patent and the Carter, II patent neither discloses nor suggests a corporate linkage component that provides ... **a total investment in accounts receivable with a company and its related companies**, as recited in claim 1. Accordingly, Applicants further submit that claim 1 is patentable over the cited combination of the Lent et al. and Carter, III patents.

Claims 2 - 4 depend from claim 1. By virtue of this dependence, claims 2 - 4 are also patentable over the cited combination of the Lent et al. and Carter, III patents.

Claims 11, 13 and 14 are canceled. As such, the rejection thereof is rendered moot.

Claim 18 depends from claim 15. Claim 15 includes a recital similar to that of claim 1, described above. Accordingly, Applicants are submitting that claim 15, similarly to claim 1, and claim 18, by virtue of its dependence on claim 15, are both patentable over the cited combination of the Lent et al. and Carter, III patents.

Applicants are requesting reconsideration and a withdrawal of the section 103(a) rejection of claims 1 - 14, 11, 13, 14 and 18.

In section 13 of the Office Action, claims 8 - 10 are rejected under 35 U.S.C. 103(a) as being unpatentable over the Lent et al. patent. Claims 8 - 10 depend from claim 5. Above, Applicants explained that the Lent et al. patent does not disclose or suggest a particular feature of claim 5. Thus, claim 5, and claims 8 - 10, by virtue of their dependence on claim 5, are all patentable over the Lent et al. patent.

Reconsideration and a withdrawal of the section 103(a) rejection of claims 8 - 10 are respectfully requested.

In section 14 of the Office Action, claim 12 is rejected. Claim 12 is canceled, and as such, the rejection thereof is rendered moot. A withdrawal of the rejection is respectfully solicited.

In section 15 of the Office Action, claims 22 and 24 are rejected under 35 U.S.C. 103(a) as being unpatentable over the Lent et al. patent, in view of the Carter, III patent, in further view of U.S. Patent No. 6,847,942 to Land et al. (hereinafter "the Land et al. patent").

Claims 22 and 24 depend from claim 15. Above, Applicants explained that the Lent et al. patent does not anticipate claim 15. Applicants do not believe that either of the Carter, III patent or the Land et al. patent make up for the deficiency of the Lent et al. patent as it relates to claim 15. Accordingly, Applicants are submitting that claim 15, and claims 22 and 24, by virtue of their dependence on claim 15, are all patentable over the cited combination of the Lent et al. patent, the Carter, III patent, and the Land et al. patent.

Reconsideration and a withdrawal of the section 103(a) rejection of claims 22 and 24 are respectfully requested.


As mentioned above, Applicants are amending claims 1 and 18 to address a section 112 rejection, and clarifying an aspect of each of claims 1, 5 and 15.

In view of the foregoing, Applicants respectfully submit that all claims presented in this application patentably distinguish over the prior art. Accordingly, Applicants respectfully request favorable consideration and that this application be passed to allowance.

Respectfully submitted,

12/31/09

Date



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